

U.S.S.N. 09/420,877

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AIT 0127 PA (A00463)

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**AMENDMENTS TO THE SPECIFICATION**

In the specification of the Application, please replace the first full paragraph on page 3 with the following amended paragraph.

While much prior work is focused on the design of smart cards, smart card readers, and applications for smart cards, there is has been much less focus on the integration of a centralized server architecture or a network arrangement for multiple smart card applications.